

**CyberCorps® Scholarship for Service
Scholarship/Loan Agreement and Promissory Note**

As required by the National Science Foundation, Award 2043324

DIRECTIONS: Student selected to receive a CyberCorps® Scholarship for Service (SFS) must read this agreement and promissory note, and provide the required information and signature. A copy of this agreement and promissory note is to be retained by the scholarship recipient and the original form is to be sent by the recipient to: Dr. Muhammad Ismail, Principal Investigator of the CyberCorps® SFS project, Box 5134, Cookeville, TN 38505

STUDENT INFORMATION SECTION:

Recipients of the CyberCorps® Scholarship for Service (SFS) are required to provide the following information to Tennessee Technological University (TTU) and inform TTU if any of the below identifier information changes.

Name: _____
(first, middle initial, last)

Email: _____ Student T# _____

Permanent Address (street, city, state, zip code):

Local Address (street, city, state, zip code):

Telephone Number (include area code): (_____) _____

Driver's License Number: _____
(List state abbreviation first)

Anticipated CyberCorps® SFS Completion Date (month/year): _____

Recipient's Initials: _____

Scholarships Awarded

| Term | Amount | Description | TTU-SFS Approval (Signature) | Awardee Acceptance (Signature) |
|-------------|--------|-------------|---------------------------------|-----------------------------------|
| Fall 2021 | | | | |
| Spring 2022 | | | | |
| Fall 2022 | | | | |
| Spring 2023 | | | | |
| Fall 2023 | | | | |
| Spring 2024 | | | | |
| Fall 2024 | | | | |
| Spring 2025 | | | | |

Recipient's Initials: _____

Fellowship/Loan Agreement & Promissory Note

Students selected to receive the Cybercorps® Scholarship for Service (SFS) must comply with all program requirements. Receipt of this scholarship is contingent upon meeting all eligibility requirement and execution of this agreement and promissory note. *Read and carefully consider the commitments explained before signing this document.*

SCHOLARSHIP AGREEMENT

This Agreement imposes legally enforceable obligations on you, and is an important condition of the award to you of financial assistance under Cybercorps® Scholarship for Service (SFS).

The Cybercorps® Scholarship for Service (SFS) is a loan for service agreement. It becomes repayable to Tennessee Technological University if the recipient:

- Fails to satisfy the academic requirements of the program for which the funds were awarded; or
 - Fails to complete the service requirements of the program.
- See the Promissory Note for repayment provisions.

Stipend and Tuition: If an undergraduate, the award includes a stipend of \$22,500 per year (\$11,250/semester) and 100% tuition from Tennessee Technological University using grant funds from the National Science Foundation (NSF), one half stipend paid at the beginning of each semester. If a graduate student, the award includes a stipend of \$34,000 per year (\$17,000/semester) and 100% tuition. In the event that a student withdraws or is dismissed from the program, the payment of these stipends will cease immediately.

Other Awards: This award includes up to \$2,000/year for books, up to \$3,000/year for insurance, and up to \$4,000/year for professional development which includes travel to conferences or certifications. These will be paid as receipts are submitted to the project administrator for reimbursement.

Commitment: Cybercorps® Scholarship for Service (SFS) seeks to prepare cybersecurity professionals for employment in the government sector (federal, state, local, tribal, or territorial government organization). Upon graduation, you agree to serve in the government sector for a period equivalent to the length of your scholarship or one year, whichever is longer. An academic year (i.e., the fall and spring semesters) is equivalent to a calendar year of employment. You agree to seek an internship and work in the government sector during the summers of your award. You also agree to provide employment data and updated contact information to program staff on an annual basis. Failure to honor these commitments will result in repayment.

In addition, you agree to abide by the items in the Student Agreement (Appendix A) with your faculty advisor and principal investigator of the SFS project.

Research: In order to learn more about the design, implementation and impact of the program, CyberCorps® Scholarship for Service (SFS) conducts ongoing evaluations. You agree to participate in

Recipient's Initials: _____

these evaluations. The program will continue to collect data about your placement and retention. These data will only be used to evaluate the program as a whole. All interview and observational data are confidential.

Recipient must be a U.S. citizen. The student should be making progress toward completing a baccalaureate or graduate degree at Tennessee Technological University majoring in an accredited program with a Cybersecurity emphasis.

II. PROMISSORY NOTE

I agree that if I fail to meet the conditions described in Item I titled "Scholarship Agreement," or if I fail to satisfy the academic requirements of the degree program, I will repay the full amount of the Scholarship received to Tennessee Technological University Business Office.

A. Collection Charges:

1. I agree to pay all reasonable collection costs (not to exceed 35% of the outstanding obligation), including, but not limited to, attorney fees, as determined by TTU.

B. Repayment:

1. I agree to enter repayment status on the first day of the first month after the earliest to occur of any of the following:

(i) TTU has determined that I have ceased to be enrolled in either the 100% stipends, tuition, book allowance, professional development, and insurance paid by award baccalaureate or master's degree program; or

(ii) The date that I inform TTU that I do not plan to fulfill my government employment obligation; or

(iii) The date that TTU ascertains that I have ceased to be employed in an eligible government institution prior to fulfilling my employment obligation.

2. I agree to make monthly payments to TTU that covers outstanding principal and 5% interest, and any incurred reasonable collection costs, including, but not limited to, attorney fees, according to a monthly payment schedule established by TTU, that calls for complete repayment within five years after I enter repayment status (except as provided in Items IIC and IID). Interest on this loan shall accrue from the beginning of the repayment period.

Minimum monthly payments will include at least 1/60th of the total amount due, plus applicable interest and collection costs. If I fail to make any monthly payment as required by the schedule established by TTU, and such failure persists for a period of 180 days, TTU, without further notice, may accelerate the balance of the outstanding principal due, and I promise to pay such amount plus interest and reasonable collection charges, including, but not limited to, attorney fees, to TTU.

I agree that TTU will report the amount of my installment payments, along with the amount of this loan to at least one national credit bureau. I further agree that if I do not make the monthly payments as required by the schedule established by TTU, TTU will engage in collection efforts similar to the

Recipient's Initials: _____

collection efforts used by lenders and guarantee agencies in the guaranteed student loan program, including notification of credit bureaus regarding my default and litigation.

I authorize TTU or designated agent to contact me regarding my loan, including repayment of my loan using the current or future number that I provide for my cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

C. Conditions for Deferrals or Exceptions to Performance or Repayment

You may be granted an exception to the repayment requirement of this Agreement in whole or in part, if you are unable to continue the required course of study or perform the service obligation because of a disability that is expected to continue indefinitely, or because of death.

Deferral of your repayment requirement may be granted during the time in which:

- (a) You serve, not in excess of three years, on active duty as a member of the armed service of the United States;
- (b) You serve as a volunteer under the Peace Corps Act;
- (c) You serve as a volunteer under Title I of the Domestic Volunteer Service Act of 1973;
- (d) You have a disability which prevents you from working for a period not exceeding three years.

During the time I qualify for any of the exceptions described in this Item IIC, I am not required to make Scholarship repayments described in Item IIB. In order to qualify for any of these exceptions, I must promptly notify TTU of my claim and provide supporting documentation acceptable to TTU. TTU shall extend the five-year Scholarship repayment period described in Item IIB (2) by a period equal to the length of time I meet any of the conditions in Item IIC.

D. Modified Repayment Schedule:

If I am unable to complete the Scholarship repayments within this five-year period because of my financial condition that has been established to the satisfaction of TTU, TTU will establish a modified repayment schedule reflecting my financial condition.

E. Cancellation:

TTU shall cancel my repayment obligation if it determines:

1. On the basis of a sworn affidavit of a qualified physician, that I am unable to work because of an impairment that is expected to continue indefinitely or results in death.
2. That I have become totally and permanently disabled as established by a sworn affidavit of a qualified physician.
3. On the basis of a death certificate or other evidence of death that is conclusive under Tennessee law.

Recipient's Initials: _____

4. Circumstances have occurred that TTU considers as a compelling reason to excuse repayment.

F. General:

1. I agree to advise TTU promptly in writing of any change in name, address, or deferment status as described in Section IIC.

2. I understand that I may appeal any determination made by TTU that I am not in compliance with any of the requirements of the program.

3. I understand that I must complete the baccalaureate or master's degree program.

4. I understand that I must maintain satisfactory academic progress as determined by TTU and by the Cybercorp® Scholarship for Service (SFS) and that Scholarship stipends will end if I do not make satisfactory progress toward a degree.

5. Communications on cancellation, repayment, or deferment should be made to Tennessee Technological University, Business Office – Loans, Box 5037, Cookeville, TN 38505.

6. It is your responsibility to determine what, if any, tax liability will accrue to you as a result of accepting financial assistance under Project Inspire. All tax liabilities, if any, are your responsibility to discharge.

I hereby certify that: (1) I understand that the Cybercorp® Scholarship for Service (SFS) is a Repayable Scholarship, I am receiving is a loan which must be repaid, in whole or in part, if I fail to satisfy the academic requirements of the program for which the funds were awarded, or fail to complete the government employment requirements of the program; (2) my rights and obligations under this loan are contained in the above terms and conditions; (3) I have read this promissory note; and (4) I have received a copy of this note.

Please indicate your acceptance of these terms and conditions by signing this agreement and promissory note and returning it to: Dr. Ambareen Siraj, Tennessee Technological University, Associate Professor, Computer Science, Box 5134, Cookeville, TN 38505.

Recipient Signature: _____

Printed Name: _____

Date: _____

Recipient's Initials: _____

III. Loan Forgiveness Schedule

This Forgivable Loan will be reduced on the following schedule:

| Requirements Completed | Amount of Loan forgiven | Amount of Loan Repayable |
|--|---|--|
| Did not complete Bachelor's or Master's Program | None | All Stipends from TTU and all Tuition & Fee Scholarships paid on behalf of student plus book allowance, professional development and insurance paid directly to the student plus applicable interest |
| Completed Bachelor's or Master's Program no government employment | None | All Stipends from TTU and all Tuition & Fee Scholarships paid on behalf of student plus book allowance, professional development and insurance paid directly to the student plus applicable interest |
| Completed Bachelor's or Master's Program 2 years award 1 year government employment | 50% stipends, tuition, book allowance, professional development, and insurance paid by award | 50% stipends, tuition, book allowance, professional development, and insurance paid by award plus applicable interest |
| Completed Bachelor's Program or Master's Program 2 years award 2 years government employment | 100% stipends, tuition, book allowance, professional development, and insurance paid by award | None |
| Completed Bachelor's <u>and</u> Master's Program 3 years award 1 year government employment | 33% stipends, tuition, book allowance, professional development, and insurance paid by award | 67% stipends, tuition, book allowance, professional development, and insurance paid by award plus applicable interest |
| Completed Bachelor's <u>and</u> Master's Program 3 years award 2 years government employment | 67% stipends, tuition, book allowance, professional development, and insurance paid by award | 33% stipends, tuition, book allowance, professional development, and insurance paid by award plus applicable interest |
| Completed Bachelor's <u>and</u> Master's Program 3 years award 3 years government employment | 100% stipends, tuition, book allowance, professional development, and insurance paid by award | None |

Recipient's Initials: _____